

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

A

1. (Original) A method of providing money or an item of value to an account-holder, the method comprising:  
identifying an account to a terminal;  
entering a personal identification number into the terminal;  
requesting money or an item of value based upon the account via a first type of transaction;  
forwarding the first type of transaction to a processor;  
forwarding the first type of transaction from the processor to a first network;  
forwarding the first type of transaction from the first network to a bank;  
making a denial of the first type of transaction;  
forwarding the denial to the processor;  
requesting money or an item of value based upon the account via a second type of transaction;  
forwarding the second type of transaction to the processor;  
forwarding the second type of transaction from the processor to a second network;  
forwarding the second type of transaction from the second network to the bank;  
making an approval of the second type of transaction;  
forwarding the approval to the processor; and  
instructing a money location to provide money or an item of value to the account-holder.

2. (Original) The method of claim 1 further comprising instructing the account-holder at the terminal to go to the money location.

3. (Original) The method of claim 1 further comprising providing a check to the money location, imprinting one of an ATM card, a POS card or a credit card on the check, and providing a copy of the check to the account-holder at the money location.

4. (Original) The method of claim 1 further comprising providing cash at the money location to the account-holder.

5. (Original) The method of claim 1 wherein the first network is an ATM network and the second network is a point-of-sale network.

1                   6.       (Original) The method of claim 5 wherein the ATM network and the POS  
2 network are integral.

1                   7.       (Original) The method of claim 1 wherein the terminal issues a script to  
2 the account-holder and the account-holder presents the script to the money location.

1                   8.       (Original) The method of claim 1 wherein the money location inquires  
2 about the transaction from the processor in order to be instructed to provide money or an item of  
3 value to the account-holder.

1                   9.       (Original) The method of claim 1 wherein the processor notifies the  
2 account-holder at the terminal of the denial of the first type of transaction and asks the account-  
3 holder if they would like to request the money or item of value via the second type of  
4 transaction.

1                   10.      (Currently amended) A terminal for providing cash to an account-holder  
2 from an account, [ ] with or without using a personal identification number, [ ] the terminal  
3 comprising:  
4               means for receiving a card identifying the account;  
5               means for entering information;  
6               means for communicating with ATM networks and point-of-sale networks; and  
7               means for dispensing cash.

1                   11.      (Currently amended) A method of providing money or an item of value to  
2 an account-holder based on a bank account or a credit card account without using a personal  
3 identification number, the method comprising:  
4               identifying the specific account to a terminal;  
5               making a request for money or an item of value;  
6               forwarding the request to a processor;  
7               forwarding the request from the processor to a point-of-sale network;  
8               forwarding the request from the point-of-sale network to the bank;  
9               making an approval of the request;  
10              forwarding the approval to the processor; and  
11              instructing a money location to provide money or an item of value to the account-holder.

1                   12.      (Original) The method of claim 11 further comprising instructing the  
2 account-holder at the terminal to go the money location.

1                   13.      (Original) The method of claim 11 further comprising providing a check  
2 to the money location, imprinting one of an ATM card, POS card or credit card on the check, and  
3 providing a copy of the check to the account-holder at the money location.

1 14. (Original) The method of claim 11 further comprising providing cash at  
2 the money location to the account-holder.

1 15. (Original) The method of claim 11 wherein the terminal issues a script to  
2 the account-holder and the account-holder presents the script to the money location.

1 16. (Original) The method of claim 11 wherein the money location inquires  
2 about the transaction from the processor in order to be instructed to provide money or an item of  
3 value to the account-holder.

1 17. (Original) The method of claim 11 wherein the processor notifies the  
2 account-holder at the terminal of the denial of the first type of transaction and asks the account-  
3 holder if they would like to request the money or item of value via the second type of  
4 transaction.

1 18. (Currently amended) A method of paying on behalf of a person for  
2 money, from an account of the person held by a custodian of the account based on a bank  
3 account, the method comprising:  
4 identifying the account to a terminal;  
5 requesting ~~[[the]]~~ an item from the account via a first type of transaction;  
6 forwarding the first type of transaction to a processor;  
7 forwarding the first type of transaction from the processor to a first network;  
8 forwarding the first type of transaction from the first network to the custodian of the  
9 account;  
10 making a denial of the first type of transaction;  
11 forwarding the denial to the processor;  
12 requesting the item from the account via a second type of transaction;  
13 forwarding the second type of transaction to the processor;  
14 forwarding the second type of transaction from the processor to a second network;  
15 forwarding the second type of transaction from the second network to the custodian of the  
16 account;  
17 making an approval of the second type of transaction;  
18 forwarding the approval to the processor; and  
19 instructing the person to contact a dispenser of the item of value and instructing the  
20 dispenser to provide the person with the item of value.